

In re:  
Christine Ann Hagen  
Debtor

Case No. 20-10708-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Apr 12, 2023

User: admin  
Form ID: 138OBJ

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Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:**

Recip ID	Recipient Name and Address
db	+ Christine Ann Hagen, 23 Verdant Road, Levittown, PA 19057-4203
14462265	Aaron's Lease to Own Furniture, 8136 Frankford Avenue, Amesbury, MA 01913
14462271	+ Allstate Insurance Co., P.O. Box 660598, Dallas, TX 75266-0598
14462272	+ Alpha Recovery Corp, 5660 Greenwood Plaza Blvd., Suite 101, Greenwood Village, CO 80111-2416
14462276	+ Berks CO DRS, 633 Court Street FL 6, Reading, PA 19601-4324
14467541	Bridgecrest credit company, LLC, PO Box 29018 Phoenix AZ 85038
14462284	+ Crest Financial, 1401 N. Cedar Crest Blvd, Allentown, PA 18104-2324
14462285	+ Department of Labor & Industry, Altoona UC Service Center, 1101 Green Avenue, Altoona, PA 16601-3474
14462291	Geddington/WebBank, P.O. Box 166, Newark, NJ 07101-0166
14571427	+ LAW OFFICES OF HARVEY ABRAMSON PC, 86 BUCK RD, Holland, PA 18966-1711
14462294	+ Law Offices of Harvey Abramson, P.C, 86 Buck Road, Holland, PA 18966-1711
14462306	+ Office of Inspector General, Claim Accounting Section, P.O. Box 8032, Harrisburg, PA 17105-8032
14462311	PGAC of Ohio, P.O. Box 305076, Nashville, TN 37230-5076
14462309	+ Pennsylvania Auto Credit, 164 Lincoln Highway Suite 103, Fairless Hills, PA 19030-1000
14474320	+ Pennsylvania Housing Finance Agency, c/o Rebecca A. Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14462319	+ RMS, P.O. Box 361625, Columbus, OH 43236-1625
14462316	+ Radiant Global Solutions, 50 W. Skippack Pike, Ambler, PA 19002-5151
14462318	+ Ratchford Law Group, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
14462320	+ Safe Auto Insurance, 4 Easton Oval, Columbus, OH 43219-6010
14493619	+ Scopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE 400, SEATTLE, WA 98121-3132
14462325	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court;, Tempoe, LLC, 720 E. Pete Rose Way, Suite 400, Cincinnati, OH 45202
14462326	+ The YMCA Fairless Hills, 601 S. Oxford Valley Road, Fairless Hills, PA 19030-3901
14462330	+ WebBarnk, c/o LVNV Funding & First Source Advantge, P.O. Box 628, Buffalo, NY 14240-0628

TOTAL: 23

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 12 2023 23:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Apr 12 2023 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14462267	^ MEBN	Apr 12 2023 23:30:15	Advanced Call Center Technologies, LLC, P.O. Box 9091, Gray, TN 37615-9091
14462268	+ Email/Text: kristin.villneuve@allianceoneinc.com	Apr 12 2023 23:31:00	Alliance One Receivables Management, Inc, 4850 Street Road, Suite 300, Feasterville Trevose, PA

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14462269	+ Email/Text: banko@acsnv.com	Apr 12 2023 23:32:00	19053-6643 Allied Collection Services, Inc., 3080 S. Durango Drive, Las Vegas, NV 89117-9194
14462273	^ MEBN	Apr 12 2023 23:30:15	Asset Recovery Solutions, LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
14462274	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 12 2023 23:32:00	Bankcard Services, P.O. Box 4477, Beaverton, OR 97076-4401
14462275	Email/Text: BarclaysBankDelaware@tsico.com	Apr 12 2023 23:32:00	Barclay Bank of Delaware, P.O. Box 8833, Wilmington, DE 19899-8833
14462277	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 12 2023 23:32:00	Bridgecrest, 7300 E. Hampton Avenue, Mesa, AZ 85209-3324
14462329	Email/Text: cfcbbackoffice@contfinco.com	Apr 12 2023 23:31:00	Verve Mastercard, P.O. Box 8099, Newark, DE 19714-8099
14462282	Email/Text: ebnnotifications@creditacceptance.com	Apr 12 2023 23:31:00	Credit Acceptance Corporation, 25505 W.12 Mile Road, Southfield, MI 48034
14462278	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2023 23:43:25	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14462279	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 12 2023 23:43:30	Carson Smithfield, LLC, P.O. Box 9216, Old Bethpage, NY 11804-9016
14462280	Email/Text: jessicaoehrlein@cpcrecovery.com	Apr 12 2023 23:32:00	Central Portfolio Control, 10249 Yellow Drive, Suite 200, Minnetonka, MN 55343
14462281	Email/Text: documentfiling@lciinc.com	Apr 12 2023 23:31:00	Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
14462283	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 12 2023 23:32:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14462286	Email/Text: bknotice@ercbpo.com	Apr 12 2023 23:32:00	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
14462287	+ Email/Text: bankruptcy@erieinsurance.com	Apr 12 2023 23:32:00	Erie Insurance Exchange, 100 Erie Insuance Place, Erie, PA 16530-0001
14462288	Email/Text: bknotices@fbcs-inc.com	Apr 12 2023 23:31:00	FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040
14462289	Email/Text: BNSFS@capitalsvcs.com	Apr 12 2023 23:31:00	First Savings Credit Card, P.O Box 5019, Sioux Falls, SD 57117-5019
14462290	+ Email/Text: crdept@na.firstsource.com	Apr 12 2023 23:32:00	FirstSource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14462292	+ Email/Text: bankruptcy@affglo.com	Apr 12 2023 23:32:00	Global Credit & Collection Corp, 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14462295	+ Email/Text: ebn@ltdfin.com	Apr 12 2023 23:32:00	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14468863	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2023 23:43:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14462296	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2023 23:43:26	LVNV, LLC, P.O. Box 10587, Greenville, SC 29603-0587
14468794	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 12 2023 23:43:26	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14462303	^ MEBN	Apr 12 2023 23:30:15	MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14462297	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 12 2023 23:43:37	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
14462298	+ Email/Text: bknotices@totalcardinc.com		

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14462299	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 12 2023 23:32:00	Mid America Bank and Trust, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
14462300	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 12 2023 23:32:00	Mid America- Milestone Mastercard, P.O. Box 84059, Columbus, GA 31908-4059
14462301	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 12 2023 23:32:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14487632	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 12 2023 23:32:00	Midland Credit Management, Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14462302	+ Email/Text: compliance@monarchrm.com	Apr 12 2023 23:31:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14462304	^ MEBN	Apr 12 2023 23:30:15	Monarch Recovery Management, Inc., P.O. Box 986, Bensalem, PA 19020-0986
14462305	^ MEBN	Apr 12 2023 23:30:15	NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
14462307	+ Email/Text: ABENTLEY@OKINUS.COM	Apr 12 2023 23:31:00	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
14462308	+ Email/Text: bankruptcy@oliphantfinancial.com	Apr 12 2023 23:32:00	Oliphan Financial Group LLC, 2601 Cattlemen Road, Suite 300, Sarasota, FL 34232-6231
14462313	Email/Text: Bankruptcy.Notices@pnc.com	Apr 12 2023 23:31:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
14462314	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2023 23:43:36	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14481787	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2023 23:43:25	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14493507	+ Email/Text: blegal@phfa.org	Apr 12 2023 23:32:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14462310	Email/Text: blegal@phfa.org	Apr 12 2023 23:32:00	Pennsylvania Housing Finance Agency, P.O. Box 15057, Harrisburg, PA 17105-5057
14462312	Email/Text: pcabkt@phillips-cohen.com	Apr 12 2023 23:31:00	Phillips & Cohen Associates, Ltd., Mail Stop: 145, 1002 Justinson Street, Wilmington, DE 19801-5148
14462315	+ Email/Text: ecfbankruptcy@proleasing.com	Apr 12 2023 23:32:00	Progressive Leasing, 256 Data Drive, Draper, UT 84020-2315
14487600	Email/Text: bnc-quantum@quantum3group.com	Apr 12 2023 23:32:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14462266	Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:43:25	R' US Credit Card/SYNCB, P.O. Box 530938, Atlanta, GA 30353-0938
14462317	+ Email/Text: ngisupport@radiusgs.com	Apr 12 2023 23:31:00	Radius Global Solutions LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
14462322	Email/PDF: ais.sprint.ebn@aisinfo.com	Apr 12 2023 23:43:30	Sprint, P.O. Box 629023, El Dorado Hills, CA 95762-9023
14493619	+ Email/Text: bncmail@w-legal.com	Apr 12 2023 23:32:00	Scopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE 400, SEATTLE, WA 98121-3132
14462323	Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:43:25	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14462324	^ MEBN	Apr 12 2023 23:30:15	Tate & Kirlin Associates, Inc., Suite 240, 580 Middletown Blvd., Langhorne, PA 19047-1876
14462328	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 12 2023 23:31:00	Verizon, P.O. Box 25505, Lehigh Valley, PA

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14462331

+ Email/Text: inchargehq@westcreekfin.com

18002-5505

Apr 12 2023 23:32:00

West Creek Financial, P.O. Box 5518, Glen Allen,  
VA 23058-5518

TOTAL: 54

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14462327		Trusted Cash Now
14462270	##+	Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
14462293	##+	Image Auto Sales, 3780 Bristol Pike, Bensalem, PA 19020-4808
14462321	##+	Six Flags Theme Parks, c/o Associated Credit Services, Inc., 115 Flanders Road, Suite 140 P.O. Box 5171, Westborough, MA 01581-1087

TOTAL: 1 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
TOVA WEISS	on behalf of Debtor Christine Ann Hagen weiss@lawyersbw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Christine Ann Hagen

Debtor(s)

Case No: 20-10708-amc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/12/23